

B9A (Official Form 9A) (Chapter 7 Individual or Joint Debtor No Asset Case) (12/07)

Case Number **08-50590**

UNITED STATES BANKRUPTCY COURT for the Western District of Virginia

**Notice of
Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 6/9/08.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your Rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Kristopher Bjorkman
185 Bald Rock Rd
Verona, VA 24482

Marie Ann Bjorkman
185 Bald Rock Rd
Verona, VA 24482

Case Number:
08-50590

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-0461
xxx-xx-2883

Attorney for Debtor(s) (name and address):

James O. Clough
235 Newman Avenue
Harrisonburg, VA 22801
Telephone number: 540 433-9881

Bankruptcy Trustee (name and address):

George I Vogel(74)
PO Box 18188
Roanoke, VA 24014
Telephone number: (540) 982-1220

Meeting of Creditors

Date: **July 29, 2008**

Time: **09:30 AM**

Location: **cr mtg, STN, Gen. Dist. Courtroom, 1st Flr, 113 E. Beverley St., Staunton, VA 24401**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 9/29/08

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

116 N Main St.
Room 223
Harrisonburg, VA 22802
(540) 434-8327

For the Court:

Clerk of the Bankruptcy Court:
John W. L. Craig

Hours Open: Monday – Friday 8:00 AM – 4:30 PM

Date: 6/10/08

EXPLANATIONS

B9A (Official Form 9A) (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	

BAE SYSTEMS

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0423-5
Case: 08-50590

User: admin
Form ID: b9a

Page 1 of 1
Total Served: 25

Date Rcvd: Jun 10, 2008

The following entities were served by first class mail on Jun 12, 2008.

db +Kristopher Bjorkman, 185 Bald Rock Rd, Verona, VA 24482-2814
jdb +Marie Ann Bjorkman, 185 Bald Rock Rd, Verona, VA 24482-2814
aty +James O. Clough, 235 Newman Avenue, Harrisonburg, VA 22801-4027
tr +George I Vogel(74), PO Box 18188, Roanoke, VA 24014-0815
2599841 +Citi Cards, PO Box 6500, Sioux Falls, SD 57117-6500
2599845 ++DOMINION VIRGINIA POWER, PO BOX 26666, 18TH FLOOR, RICHMOND VA 23261-6666
(address filed with court: Dominion Virginia Power, PO Box 26543, Richmond, VA 23290-0001)
2599842 Dell Financial Services, 12234 N 1-35 SB, Austin, TX 78753
2599846 Equity One, 623 Greenville Ave, Staunton, VA 24401-4805
2599847 GMAC, PO Box 78252, Phoenix, AZ 85062-8252
2599848 GMAC, PO Box 78369, Phoenix, AZ 85062-8369
2599851 HSBC Mortgage Services, P O Box 37282, Baltimore, MD 21297-3282
2599849 +Home Pride Services Inc, PO Box 2, Weyers Cave, VA 24486-0002
2599852 Northfield Savings Bank, PO Box 347, Northfield, VT 05663-0347
2599853 Travelocity Master Card, PO Box 13337, Philadelphia, PA 19101-3337
2599854 Valley Pools & Spas, 1520 North Delphine Ave, Waynesboro, VA 22980-1910
2599855 Verizon, PO Box 660720, Dallas, TX 75266-0720
2599856 WAMU Visa, PO Box 660487, Dallas, TX 75266-0487

The following entities were served by electronic transmission on Jun 11, 2008.

2599836 EDI: AMEREXPR.COM Jun 10 2008 21:43:00 American Express, PO Box 650448,
Dallas, TX 75265-0448
2599837 E-mail/PDF: bankruptcy@bbandt.com Jun 11 2008 00:54:47 BB&T, PO Box 1489,
Lumberton, NC 28359-1489
2599838 EDI: HFC.COM Jun 10 2008 21:43:00 Beneficial, PO Box 5240, Carol Stream, IL 60197-5240
2599839 EDI: CAPITALONE.COM Jun 10 2008 21:43:00 Capital One Bank, PO Box 70884,
Charlotte, NC 28272-0884
2599840 EDI: CHASE.COM Jun 10 2008 21:43:00 Chase Visa, PO Box 15153, Wilmington, DE 19886-5153
2599844 EDI: DISCOVER.COM Jun 10 2008 21:43:00 Discover, PO Box 15251, Wilmington, DE 19886-5251
2599843 EDI: HFC.COM Jun 10 2008 21:43:00 Direct Merchants Bank, Payment Center, PO Box 17313,
Baltimore, MD 21297-1313
2599850 EDI: HFC.COM Jun 10 2008 21:43:00 HSBC Card Services, PO Box 17051,
Baltimore, MD 21297-1051

TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 12, 2008

Signature:

